Trw 3627



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:

09/785,783

Filing Date:

February 16, 2001

Confirmation No.:

3408

First Named Inventor:

Robert A. Foster

Assignee:

Financial Systems Technology Pty. Ltd.

Examiner:

Fischer, Andrew J.

Art Unit:

3627

Attorney Docket No.:

M-9381 US

San Jose, California March 7, 2006

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Dear Sir:

In response to the Notice of Non-Compliant Amendment mailed by the United States Patent and Trademark Office on February 7, 2006, Applicants hereby re-submit the following amendment to the claims: